## UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MASSACHUSETTS

JOHN HANCOCK LIFE INSURANCE : COMPANY, :	
Plaintiff and Counterclaim : Defendant, :	Civil Action No. 05-11614 WGY
V. :	
VESTMONT LIMITED PARTNERSHIP, et al.,	
Defendants and : Counterclaim Plaintiffs.	
1. Do you find that John Hancock Life In by a preponderance of the evidence that Defendant excontract between the parties?	nsurance Company ("Hancock") has proved
Yes No	
If your answer is Yes, please proceed to Question Number 7.	stion Number 2, if your answer is No, please
2. Do you find that Hancock has proved perform its obligations under the contract at the time	
Yes No	
If your answer is Yes, proceed to the next que to Question No. 7.	estion. If your answer is No, please proceed

3. Has Hancock proved that the breach of contract by Vesterra caused damages to Hancock?	
Yes No	
If your answer is Yes, proceed to the next question. If your answer is No, please proceed to Question No. 7.	l
4. Do you find that the Accepted Application contained damages provisions in which the parties agreed that the Application Fee and Commitment Fee would constitute the amount of damages sustained by Hancock in the event that Vesterra's breach prevented the loan from closing?	
Yes No	
If your answer is Yes, proceed to Question No. 6. If your answer is No, please proceed the next question.	0
5. Please write the amount of damages proved in words and numbers in the space provided:	
This amount should <b>not</b> include Court costs, attorneys fees, or interest.	
After you have answered this question, please proceed to Question Number 6.	
COUNTERCLAIM	
6. Do you find that Vesterra has proven that Hancock committed unfair or deceptive acts or practices in connection with its transaction with Vesterra?	;
Yes No	
If your answer is Yes, please proceed to the next Question. If your answer is No, your deliberations are at an end.	
7. Do you find that Hancock has proven that its conduct did not occur primarily and substantially in Massachusetts?	
Yes No	

If your answer is Yes, your deliberations are at an end. If your answer is No, please proceed to the next Question.
8. Do you find that Vesterra has proven that Hancock's conduct caused Vesterra to sustain damages?
Yes No
If your answer is Yes, please proceed to the next Question. If your answer is No, your deliberations are at an end.
9. Please write in words and numbers the amount of damages which you find that Vesterra is entitled to as a result of Hancock's conduct.
This amount should <b>not</b> include Court costs, attorneys fees, or interest.
After you have answered this question, please proceed to Question Number 10.
10. Do you find that Hancock willingly or knowingly committed the unfair or deceptive act or practice?
Yes No
If your answer is Yes, please proceed to the next Question. If your answer is No, your deliberations are at an end.
12. Do you find that damages should be doubled or trebled?
Doubled Trebled
THIS COMPLETES YOUR DELIBERATIONS

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